



## PREMYO BONDS 2

### Frequently Asked Questions and Quick Reference Guide

#### Questions in Relation to Premyo Bonds 2's Terms and Conditions

**What are Premyo Bonds?** : Premyo Bonds is a peso-denominated fixed-income government security that pay out quarterly interest payment, and carries rewards mechanics in which randomly selected may win cash and non-cash rewards.

**Who is the issuer?** : The Republic of the Philippines via the Bureau of the Treasury (“BTr”).

**What is the issuance?** : Philippine Peso-denominated Premyo Bonds Para sa Bayan due 2021 (“Premyo Bonds 2” or “PB-2”).

The Premyo Bonds are direct, unconditional, unsubordinated, and general obligations of the Republic and shall at all times rank pari passu and without any preference among other debt instruments issued by the BTr (including RTBs, T-Bonds, and T-Bills).

**Joint Lead Issue Managers (“JLIMs”), Joint Issue Managers (“JIMs”), and Selling Agents** : JLIMs

- Development Bank of the Philippines (“DBP”)
- Land Bank of the Philippines (“LANDBANK”)

JIMS

- BDO Capital & Investment Corp. (“BDO Capital”)
- China Banking Corporation (“Chinabank”)
- First Metro Investment Corp. (“FMIC”)
- PNB Capital and Investment Corporation (“PNB Capital”)
- Union Bank of the Philippines (“Unionbank”).

Selling Agents

- BDO
- BDO Capital
- China Banking Corporation (“Chinabank”)
- DBP
- FMIC
- LANDBANK
- Metropolitan Bank & Trust Company (“Metrobank”)
- Philippine National Bank (“PNB”)
- PNB Capital
- Unionbank

**How much is the Republic looking to raise?** : A minimum of Php3.0 Billion

**When is the offer period?** : 11 November 2020 to 11 December 2020

The Republic may shorten the offer period, as may be deemed necessary.

**What is the form?** The Premyo Bonds are scripless in form. No certificate shall be issued.

**What is the minimum denomination?** The Premyo Bonds can be bought at a minimum denomination of Php500.00 and integral multiples of Php500.00 thereafter.

**Is there a maximum investment amount?** : There is no maximum investment amount. However, only 20,000 Bonds Units (or an equivalent investment amount of Php10.0 Million) shall be eligible, per Bondholder, to be determined on a per NRoSS account basis, for inclusion in the Main Cash Rewards Mechanic, to be monitored on a per Selling Agent basis.

**What is a Bond Unit?** Every Php500.00 placement is equivalent to one (1) Bonds Unit. Each Premyo Bonds Unit entitles the Bondholder to one (1) electronic Rewards Number (“e-RN”).

**What is the tenor?** : One (1) year

**When is the Issue Date?** 16 December 2020

**When is the maturity date?** : 16 December 2021

**What is the interest rate?** : 1.250% per annum (gross)

**How was the interest rate determined?** : The interest rate was determined using the prevailing 1-year BVAL on 10 November 2020. The 1-year BVAL Rate was rounded up to the nearest one-eighth (1/8) of one percent (1%), then the resulting rate was reduced by 0.625%, which represents the Cash Rewards Ratio.

**What is a Cash Rewards Ratio?** : Is a portion of the interest that is deducted from the gross rate. This is used to determine the size of the Cash Rewards Pool that will be used in determining the Main Cash Rewards Structure.

**How do we determine the Cash Rewards Pool?** : It is determined by multiplying the notional amount of the issue by the Cash Rewards Ratio. The Cash Rewards Pool shall be the basis in determining the Main Cash Rewards Structure.

The notional amount is the final issue amount rounded down to the nearest Php500 million.

**What is BVAL?** : The Bloomberg Valuation (“BVAL”) provides benchmark interest rates across various tenors, and is the basis from which various transactions are priced. In the case of the Premyo Bonds 2, the tenor is 1 year, so the 1 year BVAL will be used as a basis to determine the interest rate of the Premyo Bonds 2.

**How often are the interest payments?** : Quarterly, in arrears.

Interest Payment Date is not a Business Day, interest will be paid on the next succeeding Business Day, without adjustment in the amount of interest to be paid.

**Can Premyo Bonds be pre-terminated or traded?** : No, the Premyo Bonds cannot be pre-terminated.  
You cannot not buy or sell the Premyo Bonds in the secondary market.



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### Main Cash Rewards Mechanics

**What is a Rewards Committee?** : A Rewards Committee shall be constituted to oversee the conduct of the setting of the Main Cash Reward Structure and of the determination of winners. It is composed of five (5) representative from the public and private sector.

**What is the Cash Rewards Mechanic?** : The MCRM is the main Premyo aspect of the Premyo Bonds that set the cash reward structure, as determined by the Rewards Committee.

**What is the Main Cash Rewards Structure?** : The structure for a Php3.0 Billion issuance is as follows:

Cash Rewards Tier	Reward (in Php)	No. of Winners
1st	1,000,000.00	1
2nd	100,000.00	10
3rd	20,000.00	50

The Main Cash Rewards Structure shall be progressive. As such, the number of winners on the 2nd and 3rd Cash Rewards Tier may increase depending on the final issue amount.

**How do we determine the winners?** : Cash Rewards draw winners shall be determined on every Cash Rewards Draw Date via randomized selection by way of the Premyo Bonds Application System (“PBAS”) among all Bonds Units from Eligible Bondholders included in the Master List of Bondholders provided by the BTR as generated from the NROSS as of Cash Rewards Record Date.

On every Cash Rewards Draw Date, each Premyo Bonds unit shall be assigned a unique 20-character electronic Rewards Number (“e-RN”) using PBAS. The basis for the e-RN will be the NROSS Account Number with additional five (5) characters corresponding to the number of Bonds Units eligible for the cash rewards.

Winners shall be drawn on a per e-RN basis. Each e-RN may only win once from among all cash reward tiers on every Cash Rewards Draw Date. For clarity, a Bondholder in possession of multiple Premyo Bonds units may win multiple times.

Each Cash Rewards draw shall be made only under the supervision of the Rewards Committee and with the presence of a representative from the Commission on Audit (“COA”).

**Is my Bond Unit eligible only in one (1) cash rewards draw date?** : No. Your Bond Unit is valid for all four (4) cash reward draw dates.

**After the last Cash Rewards Draw Date draw, will I get?** : You will get 100% of your principal investment back, as well as your final interest payment.

**What is a Cash Rewards Record Date?** : This is the cut-off date for the determination of who the eligible bondholders are for the cash rewards draw. This happened five (5) business days before the quarterly rewards draw date.

**Where is the Raffle Conducted?** : It is conducted at the headquarters of the Bureau of the Treasury, at the Ayuntamiento Building, Intramuros, Manila, or at another venue as agreed upon by the Rewards Committee.

**Is this subject to tax or charges?** : All rewards under the Main Cash Rewards Mechanic is free from any taxes and charges

### Additional Rewards Mechanics (“ARM”)

**What is an Additional Rewards Mechanic?** A feature in which the winner of the 1<sup>st</sup> Tier Cash Rewards from the MCRM shall also receive a Cash or Non-Cash reward from participating institutions.

**Who are the partner institutions?** : The partner institutions are as follows:

- Aboitiz Equity Ventures
- GT Capital Holdings, Inc.
- International Container Terminal Services, Inc.

**What are the additional rewards?** : Cash Rewards:

- Php3,000,000.00
- Php6,000,000.00

Non-Cash Rewards

- Two (2) Toyota Innovas

**Is this subject to tax or charges?** : All rewards under the Additional Rewards Mechanic is free from any taxes and charges.

### Special Cash Rewards Mechanics (“SCRM”)

**What is a Special Cash Rewards Mechanic?** : It is a feature in which investors with placements of up to Php20,000.00 will get a chance to be 1 of 20 winners of Php50,000.00 every quarter.

**How are the winners determined?** The winner determination will be similar to the winner determination of the Main Cash Rewards Mechanics.

**Is this subject to tax or charges?** : All rewards under the Special Cash Rewards Mechanic is free from any taxes and charges.

### Other Features

**What is a Confirmation of Sale (“COS”)?** A COS is a document that states you have bought Premyo Bonds from a Selling Agent and your Premyo Bonds are recorded and maintained in an NROSS Account under your name, or under the name of the Selling Agent if they are holding it on your behalf.

**What is NROSS?** : NROSS mean “National Registry of Scrippless Securities”, it is a database where the record of all investors in Philippine government securities is kept and maintain. It is being operated by the Bureau of the Treasury.

**Do I need to have an NROSS Account?** : Yes. All investors are required to have an NROSS account.

The NROSS account opening will be facilitated by your Selling Agent upon submission of your purchase documents.



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**What is Premyo Bonds Facility Agent (“PBFA”)?** : It is a third-party agent appointed by the BTr to serve as a “middleman” in the conduct of the rewards draw to ensure impartiality and integrity in the conduct of the winner selection process.

The PBFA for Premyo Bonds 2 is Land Bank of the Philippines Trust Banking Group (“LBP TBG”).

#### Exchange Offer

**What is an Exchange Offer** : It is a feature where holders of Premyo Bonds 1 (issued in 18 December 2019) can exchange them for New Premyo Bonds 2 due 2021.

**Who may participate in the Exchange Offer?** : Holders of Premyo Bonds 1 due 2020

**How does it work?** : Every Php500.00-worth of Premyo Bonds 1 submitted for exchange shall receive Premyo Bonds 2 amounting to Php500.00 as well.

**Is there a minimum amount for exchange?** : A minimum of Php500.00 and in integral multiples of Php500.00 thereafter.

**Why should I join the Exchange Offer?** : The Exchange Offer provides a reinvestment opportunity for Premyo Bond 1 investors to “roll over” their investment in to Premyo Bonds 2 without undergoing the purchase process again.

**How do I participate?** : Submit a Letter of Instruction (“LOI”) to the Selling Agent where you purchased your Premyo Bonds 1. The template of the LOI is available at the website of the BTr – [www.treasury.gov.ph](http://www.treasury.gov.ph) - or contact your Selling Agent to get a copy.

Depending on the Selling Agent, you may submit your LOI via e-mail. Kindly contact your Selling Agent for more information on this process.

**If I submit by Premyo Bonds 1 for exchange, will I still be included in the fourth and final cash rewards draw?** : Yes. The record date for Premyo Bond 1 has been extracted already by the time Premyo Bonds 2 is issued. As long as you are a Bondholder by the record date of the Premyo Bonds 1 by the record date, then you are still eligible.

**Will I still get interest from the Premyo Bonds 1 I submitted for exchange?** : Yes, you will get your interest you accumulated from the last coupon payment date up to the issue date of Premyo Bonds 2. The interest will be credited automatically in your settlement account.

**Is there help desk that I can contact for more information?** : Yes. You may send an e-mail to [premyobonds@treasury.gov.ph](mailto:premyobonds@treasury.gov.ph) or contact your Selling Agent for more information.

**When is Exchange Offer Period?** : 11 November 2020 to 11 December 2020

The Republic may shorten the offer period, as may be deemed necessary.

#### Investment Channels

**How can I invest in the Premyo Bonds?** : You can invest via the following:

- Online Channels
  - Premyo Bonds Online ([www.treasury.gov.ph/premyobonds](http://www.treasury.gov.ph/premyobonds))
  - Bonds.PH App
  - Overseas Filipino Bank (“OFBank”) Mobile Banking App
- Via the branches and sales desk of the Selling Agent (or what we call the over-the-counter channel)

More information on the investment channels in the following sections.

**Are there charges when you invest in Premyo Bonds 1?** : None. Charges will not be imposed on your Premyo Bonds 2 purchase.

#### How to Invest via Premyo Bonds Online?

**What is Premyo Bonds Online?** : It is an web browser-based ordering system in the website of the Bureau of the Treasury.

It is accessible via [www.treasury.gov.ph/premyobonds](http://www.treasury.gov.ph/premyobonds).

**Who can invest using Premyo Bonds Online?** : Only **individual** investors can invest via Premyo Bonds Online. The investor must be at least eighteen (18) years old and legally allowed invest at the time of ordering.

**Can we invest via a joint account?** : No. Joint accounts such as “And”, “Or”, “And/Or”, in-trust-for (“ITF”) accounts are not allowed.

**What type of account can I use?** : You may use a savings or current account with the following:

- Development Bank of the Philippines (“DBP”)\*
- China Banking Corporation (“Chinabank”)\*
- First Metro Securities Brokerage Corporation (“First Metro Sec”)
- Land Bank of the Philippines (“LANDBANK”)\*

*\* Your settlement account must first be enrolled in the respective online payment facility or electronic payment system (“EPS”) of your bank. It is recommended that you enroll your account immediately, prior to ordering.*

**Are there documents or IDs that need to be submitted?** : None. But if you have no account with the above Selling Agents, then you will be required to open one and will be required to submit documents.

**Is there a minimum and maximum investment amount?** : The minimum investment amount is Php500.00 and in increments of Php500.00 thereafter.

The maximum investment amount per transaction is Php500,000.00. Should you wish to place more that Php500,000.00, you may do so via multiple transactions within the same day or on any day within the offer period.

**When can I order?** : You can order from 2:00 p.m. of 11 November 2020 up to 12:00 p.m. on 11 December 2020, or at an earlier date as may be announced by the Republic.



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Premyo Bonds Online subject to a maintenance period from 10:00 p.m. to 2:00 a.m. (Philippine Standard Time), as such, ordering will be temporarily be unavailable.

#### What is an Electronic Payment System or EPS?

: An EPS is a platform that facilitates acceptance of electronic payment for online transactions. Please contact your bank to know more about their requirements, if any. For investors residing abroad, you may contact the above via the following channels:

China Bank	Toll-free Number: 1-800-1-888-5888.  The following link may also be used to access their toll-free number directory:  <a href="https://chinabank.ph/give-us-a-call.aspx">https://chinabank.ph/give-us-a-call.aspx</a>
DBP	Toll-free Number 1-800-10-327-8888
LANDBANK	Toll-free Number 1-800-10-327-8888
FirstMetroSec	Overseas Filipinos (“OFs”) may contact them via: Facebook Messenger (@firstmetrosec). Facebook name is “facebook.com/firstmetrosec”, or via e-mail at: <a href="mailto:ofwdesk@firstmetrosec.com.ph">ofwdesk@firstmetrosec.com.ph</a> .

#### Can I use Premyo Bonds Online to purchase other government securities?

: Yes, but currently, only Premyo Bonds 2 are available.  
  
Future public issuances of the Republic – like the Retail Treasury Bonds (“RTBs”)- will be made available in the Facility as they become available.

#### Can orders be rejected?

: Yes. Common reasons are as follows:

- The offer period has ended
- Invalid bank account number
- Insufficient funds on the payment account
- Incomplete or incorrect investor details.

#### Step-by-Step Guide on Premyo Bonds Online transactions:

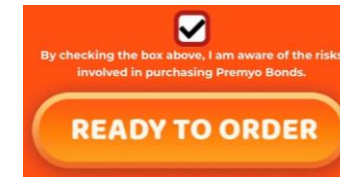
##### STEP 1. How do I access the online ordering facility?

: Go to [www.treasury.gov.ph](http://www.treasury.gov.ph) and click the Premyo Bonds 2 Banner.

You may also scan this QR code:



Click the tick box above the “Ready to Order” button to activate it. It should change color from grey to orange.



##### STEP 2. How do I access the online ordering facility?

: Accomplish the order form by:

- filling-in your investor details
- agreeing to the terms and conditions of the Premyo Bonds by clicking the tick box by the “Terms and Conditions” section
- Complete the “Captcha” response challenge
- Click the “Submit” button

##### STEP 3. How do I access the online ordering facility?

:

- You will be redirected to the your selling agent’s electronic payment system to place your order and issue an authority to debit your account.
- Accepted modes of payment via Online Ordering Facility:
  - Debit bank account (via Chinabank, DBP, FirstMetroSec, or Landbank)
- The Premyo Bonds are offered at a minimum denomination of PHP 500.00 only.

Note: Every PHP 500.00 placement is equivalent to 1 Bond Unit, which entitles the Bondholder to 1 raffle entry.

##### STEP 5. Notice of Successful Payment (“NOSP”)

:

- Upon completion of your payment instruction, you will be redirected to a webpage that will provide an NOSP that contains your Reference Number. You may use the Reference Number as your tracking number to check on the status of your placement.
- For China Bank Investors, For your convenience you will also receive your NOSP via e-mail and via SMS.

#### How to Invest via Bonds.PH?

##### What is Bonds.PH (the “App”)??

: Bonds.PH is a bond distribution application that can be used via an internet-capable mobile phones. It is a one-stop shop app where you can open a bank account (currently with Unionbank only), fund your account and invest.

For more information, you may visit [www.bonds.ph](http://www.bonds.ph).

##### Do I need a bank account to serve as my settlement account?

: Yes. For the purpose of opening an NROSS account, a Unionbank bank account shall serve as your settlement account.

##### Where can I download Bonds.PH?

: You can download it for free via the App Store (for Apple devices) and Google Play Store (for Android devices).

##### Who can invest using Bonds.PH?

: Only **individual (solo)** accounts can invest via Premyo Bonds Online.



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The investor must be at least eighteen (18) years old and legally allowed invest at the time of ordering.

**Can we invest via a joint account?** : No. Joint accounts such as “And”, “Or”, “And/Or”, in-trust-for (“ITF”) accounts are not allowed as of the moment..

**How do I fund my Bonds.PH Account?** : You may fund your account via the following:

#### Real time Channels

- Paymaya
- GCash
- Coins.PH
- Online Banking\*

#### Non-real time Channels

- PESONet\* (from accounts in participating financial institutions)
- InstaPay\* (from accounts in participating financial institutions)
- Over-the-counter\*\*\* (via. Bank deposit, 7/11, ECPay etc.)

\* *FIs: UBP, BDO, BPI, RCBC, Robinsons Bank, Maybank*

\*\* *Participating FIs: UBP, AUB, BDO, BPI, Chinabank, Eastwest Bank, Landbank, Maybank, Metrobank, PNB, PS Bank, RCBC, Robinsons Bank, UCPB*

\*\*\* *Participating FIs: AUB, BDO, BDO Network Bank, BPI, Chinabank, Direct Deposit, Eastwest Bank, 121 Rural Banks, Landbank, Metrobank, PNB, RCBC, Robinsons Bank, RuralNet, Security Bank, UCPB*

*Note: Funding via the above channels may be subject to convenience fee.*

**How do I open a Bonds.PH account?** :

1. Download the App
2. Open the App and create an account.
3. Verify your e-mail address and mobile number.
4. Log in and verify your account by submitting the required document and information.
5. Once your account is verified, you can start funding your account.

#### Cut-off for user registration and verification

- 9 December 2020, 12:00 noon - If funding will be via real-time channels
- 4 December 2020, 12:00 noon – If funding will be made via non-real time channels

**Are there documents or IDs that need to be submitted?** : Users will need one (1) valid ID, such as, but not limited, to the following:

*\*These are preferred IDs*

- Passport
- Unified Multipurpose ID (“UMID”)
- GSIS ID

- SSS ID
- Driver’s License

Other government issued IDs as may be accepted as long as it can be reasonably verified.

**How long will it take to open a Bonds.PH account?** : The entire process will take up to 48 hours from the submission of complete documentation.

**Is there a minimum and maximum investment amount?** : The minimum investment amount is Php500.00 and in increments of Php500.00 thereafter.

The maximum investment amount per transaction is Php500,000.00. Should you wish to place more that Php500,000.00, you may do so via multiple transactions within the same day or on any day within the offer period.

**When can I order?** : You can order from 2:00 p.m. of 11 November 2020 up to 2:00 p.m. on 11 December 2020, or at an earlier date as may be announced by the Republic.

The App is available 24/7 within the offer period, with respect to the above.

Reminders: To be able to invest on-time, Bonds.PH must be funded by the following cut-off date and time.

- 11 December 2020, 12:00 noon – Real-time channels
- 8 December 2020, 12:00 noon – Non real-time and manual channels

**What happens after I place an order?** : Once you place an order, your cash balance on the App will be debited the required amount for purchase. The order will then be processed by UnionBank.

Once the bonds have been purchased, Unionbank will send a Confirmation of Sale (“COS”) to the your e-mail one (1) business day after the Issue Date. The COS will serve as your proof of investment.

**Do I get status updates via the App?** : Yes. The App will display on the App dashboard the status of any orders you place. The App will also send e-mail notifications each time you place an order, and once more when that order is confirmed. The App will also record all prior transactions in its Transaction History.

**Can my orders be rejected?** : Yes. There are two (2) common reasons why orders may be rejected:

- The account has insufficient funding
- BTr has not granted you an allocation

**How do I withdraw funds from Bonds.PH?** : The user may cash out using InstaPay or PESONet to transfer fund to any bank account, electronic wallets.

**Can I use Bonds.PH to open a bank account?** : Yes, you can open a bank account with Union Bank of the Philippines using the App.



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Unionbank, the operator of the App, is the only bank currently available. The BTR is actively exploring opportunities to expand the availability to more banks in the near future.

**Can I buy or sell Premyo Bonds using the App?** : No. As part of the mechanics of Premyo Bonds 2, it cannot be sold or bought using the app. A buy and sell module is available in the app, but it is disabled.

#### How to Invest via Overseas Filipino Bank Mobile Banking Application (“OFB MBA”)

**What is OFB MBA?** : The OFB MBA is a banking app by the Overseas Filipino Bank, a government financial institution, that offers the following services:

- Digital On-Boarding System which facilitates real-time account opening as it employs image recognition technology where the client only needs to take a “selfie” and the system will compare this photo with the photo in the valid identification (“ID”) card uploaded by the client.
- Fund Transfer Facility which enables pushing of funds to another OFBank/LANDBANK account without fees or to other bank accounts via InstaPay and other eWallets/cash outlets subject to fees
- Bills Payment facility which hosts over 100 Billers
- Premyo Bonds Facility which allows investors residing abroad and domestically to participate in any Premyo Bonds 2 from their area of residence.

**Do I need a bank account to serve as my settlement account?** : Yes, you need to have an account with OFBank. You can open an account using the account opening function of OFB MBA.

**Where can I download OFB MBA?** : You can download it for free via the App Store (for Apple devices) and Google Play Store (for Android devices).

**Who can invest using OFB MBA?** : Only **individual** (solo) accounts can invest via Premyo Bonds Online.

The investor must be at least eighteen (18) years old and legally allowed invest at the time of ordering. They must also have an account with OFBank.

OFB MBA is open to **ALL Filipinos**, even if they are not Overseas Filipinos.

**Can we invest via a joint account?** : No. Joint accounts such as “And”, “Or”, “And/Or”, in-trust-for (“ITF”) accounts are not allowed as of the moment..

**How do I fund my OFB MBA Account?** : You may fund your account via the following:

The user may cash in to the App using a variety of payment options:

- Remittance transactions thru banks or Remittance Agent Partners
- Transfer funds via Visa Direct Facility
- Transfer Funds using the InstaPay Facility
- Over-the-Counter Deposit at LBP branches
- Cash Deposit thru LBP Cash Deposit Machines

**How do I open an OFB MBA account?**

- Transfer funds from another OFBank Account or LANDBANK Account
1. Download the OFB MBA
  2. Open OFB MBA and create an account.
  3. Verify your e-mail address and mobile number.
  4. Log in and verify your account by submitting the required document and information.
  5. Once your account is verified, you can start funding your account.

**Are there documents or IDs that need to be submitted?**

: Users will need one (1) valid ID, such as, but not limited, to the following:

#### For Account Owners

- Passport
- Unified Multipurpose ID (“UMID”)
- GSIS ID
- SSS ID
- PRC ID

#### For Beneficiaries

- Company ID
- Driver’s License
- GSIS
- OFW ID
- OWWA ID
- Passport
- Postal ID
- PRC ID
- School ID
- Senior Citizen ID
- SSS
- UMID
- Voter’s ID
- or any other ID validly issued and accepted in the Philippines

**How long will it take to open an OFB MBA account?**

: The entire process will take up to 24 hours from the submission of complete documentation.

**Is there a minimum and maximum investment amount?**

: The minimum investment amount is Php500.00 and in increments of Php500.00 thereafter.

The maximum investment amount per transaction is Php500,000.00. Should you wish to place more that Php500,000.00, you may do so via multiple transactions within the same day or on any day within the offer period.

**When can I order?**

: You can order from 2:00 p.m. of 11 November 2020 up to 2:00 p.m. on 11 December 2020, or at an earlier date as may be announced by the Republic.

The App is available 24/7 within the offer period, with respect to the above.





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**What happens after I place an order?** : Once the client received notice that transaction is successful, account with OFBank is debited corresponding to the amount of placement.

The Confirmation of Sale (“COS”) will be sent by OFBank to the client’s e-mail address provided by the client upon online account opening. The COS will serve as your proof of investment.

**Do I get status updates via the App?** : Yes. The App will display on the Acknowledgment screen the status of the successful transaction. The App will also send an e-mail that the transaction has been confirmed. The App will also record all prior transactions in its Transaction History.

**Can my orders be rejected?** : Yes. There are two (2) common reasons why orders may be rejected:

- The account has insufficient funding
- BTr has not granted you an allocation

**How do I withdraw funds from OFB MBA?** : The investor may cash out via from OFB MBA using a variety of payment options such as (i) InstaPay to any bank account from any bank, (ii) electronic wallets, or (iii) other cash outlets, with which OFB MBA is currently integrated.

**Why is LANDBANK the only bank supported by OFB MBA?** : LANDBANK is the parent bank of OFBank. The e-banking systems that facilitate transactions between the two (2) banks are shared.

**Can I buy or sell Premyo Bonds using the OFB MBA?** : No. As part of the mechanics of Premyo Bonds 2, it cannot be sold or bought using the app.

#### How to invest over-the-counter?

**How do I invest over-the-counter?** If you are an eligible investor, you may go to the branch or sales desk of any of the Selling Agents.

**Can I invest under a joint account?** : Yes, you may.

In general, the presence of all joint parties is required. Kindly inquire from your Selling Agents if they offer remote account opening.

**Do I need a bank account?** : Yes, you need a current or savings account that will serve as your settlement account.

A settlement account is an account where the interest payments, cash rewards and eventual return of your principal investment will be deposited.

**Can I have someone invest on my behalf?** : No. To comply with Anti-Money Laundering Act (“AMLA”) regulations, you need to make a personal appearance when investing over-the-counter. If you are not able to go personally, we suggest you try investing using Bonds.PH or OFB MBA.

**Can corporations invest in Premyo Bonds 2?** : No, they are not eligible investors.

**Can I buy Premyo Bonds 2 after the Issue Date?** : No. You can only purchase during the Offer Period.

#### Step-by-Step Guide on OTC transactions:

**STEP 1. On-boarding** : If you are an eligible investor, you may go to the branch or sales desk of any of the Selling Agents and receive investment counselling or briefing to understand the terms and conditions of Premyo Bonds 2.

**Step 2. Client Suitability Assessment (“CSA”) test** : One you accept the terms and conditions of Premyo Bonds 2, you will now undergo a CSA test to determine if you are suitable to Premyo Bonds 2 and to determine if it is the right investment that will achieve your financial goal.

**Step 3. Open a Settlement Account** : If you don’t have an account with your Selling Agent, you will be asked to open an account with them that will serve as your settlement account. If you have an existing account, then you can use that account as your settlement account.

Kindly bring at least two (2) identification documents with you to facilitate an orderly account opening process.

**Step 4: Accomplish the bond purchase forms** : Accomplish the following:

1. Application to Purchase or Acknowledgement Receipt (as applicable)
2. Investor’s Undertaking (for new investors in government securities)
3. Authorization (for new investors in government securities)
4. Other documents required by your Selling Agent.

**Step 4: Pay for your Premyo Bonds 2** : You may pay for your Premyo Bonds 2 via cash, debit authority or via other modes available to your Selling Agent.

**Step 5: Receive your Confirmation of Sale (“COS”)** : Your COS will be made available to you within thirty (30) calendar days. You may get them via the options made available to you by your Selling Agent. The COS will serve as your proof of investment.

#### General Questions

**Can a foreigner invest in the Premyo Bonds?** : Yes, as long as they are in possession of a Philippine peso current or savings account.

**Can I invest in foreign currency?** : No, you need to convert them in to Philippine Peso first.

**Can a minor invest?** : No, they cannot. But they may invest under an “In trust for” or ITF account with their parent or legal guardian.

**Can I purchase more Premyo Bonds 2 after I already bought initially?** : Yes, but only during the Offer Period.

**Can I reinvest my quarterly interest into more Premyo Bonds 2?** : No. All interest payment will be credited to your settlement account.



## PREMYO BONDS 2

### Frequently Asked Questions and Quick Reference Guide

- If I die, will my heirs get the proceeds of my Premyo Bonds 2?** : Yes. The disposition will be based on your will or via extra-judicial settlement through a judicial court.
- Are the rewards transferable to a third-party?** : No. The rewards will on be given to the investor-on-record by virtue of the winning NROSS Account Number.
- Will I be notified If I win any of the rewards?** : Yes, you will be notified within five (5) business days from the rewards draw date by the PBFA through your Selling Agent through e-mail or SMS.
- The winner of the 1<sup>st</sup> tier Cash Reward shall all be notified by the PBFA via the Selling Agent by registered mail.
- How will I get my rewards?** : **For Cash Rewards:**
- For the winner of 1<sup>st</sup> Tier Cash Reward  
Winners may claim their Cash Rewards thru any LBP branch nationwide, to be paid-out via Manager's Check, and done in the presence of a BTr (NCR or Regional) representative.
- For the winners of 2<sup>nd</sup> and 3<sup>rd</sup> Tier Cash Rewards  
Cash Rewards shall be credited directly to the settlement account designated upon purchase of the Premyo Bonds.
- For Non-Cash Rewards:**
- There will be a turn-over ceremony with the representatives from the BTr, FINEX Academy, Inc., the PBDA and the participating institution which donated the Reward. If such ceremony cannot be done reasonably, then the Rewards Committee may set another method for awarding/transfer.
- What are the claim requirements?** : Prior to any claims, the winner shall be required to present to the Republic thru the PBFA the following:
1. One (1) valid and unexpired Philippine government-issued ID bearing the name, signature and photo of the claimant;
  2. Notification Letter sent by the PBFA via the winner's Selling Agent;
  3. In the event that the winner cannot claim the Cash Reward personally, he/she may designate an authorized representative to claim the Cash Reward subject to presentation of a Special Power of Attorney designating the representative/s, in addition to items 1 and 2 above.
- All submitted documents shall be subject to verification/ validation by the BTr and the PBFA prior to any delivery of Cash Reward.
- Should I claim by rewards within a set period of time?** : Yes, you have 180 calendar days to claim your rewards, otherwise it will be forfeited in favor of the Republic. After which, you can no longer claim it.